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January 13, 2015

VIA MAIL & FAX (585) 756-5200

Fein Such & Crane, LLP
28 East Main Street, Suite 1800
Rochester, New York 14614

Re: HSBC Bank v. Christopher White, et al.
Index No. 2013-605767

Dear Mr. Beideman,

Pursuant to your letter dated January 7, 2015, please let this letter confirm that Mr. White is willing to settle his dispute of the foreclosure fees and costs in the amount of \$4,300.00 representing \$1,500.00 in attorney's fees and \$2800 in costs and expenses.

Once it is prepared, please forward me a copy of the amended loan modification agreement.

Thank you for your attention and courtesies in this matter.

Respectfully

A handwritten signature in black ink, appearing to read "Keisha A. Williams", written over a horizontal line.

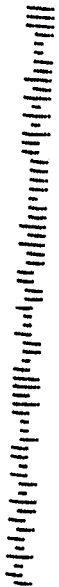
Keisha A. Williams, Esq.

cc: Evelyn Gawronski (*Via Fax and Regular Mail*)
Principal Law Clerk to Judge DiTullio
25 Delaware Avenue
Buffalo, NY 14202

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